

### **REMARKS**

Applicant respectfully requests reconsideration. Claims 17-50, 59-74, and 83-118 were previously pending in this application. No claims have been amended or added. As a result, claims 17-50, 59-74, and 83-118 are pending for examination with claims 17, 34, 59, 83, 100, 107, 109 and 114 being independent claims. No new matter has been added.

### **Rejections Under 35 U.S.C. §102**

Claims 17-26, 28-43, 45-50, 59-69, 71-74, 83-92 and 94-118 stand rejected under 35 U.S.C. §102 as being anticipated by U.S. Patent No. 6,128,602 ("Northington"). Claims 24, 44, 70 and 93 stand rejected as being obvious over Northington under 35 U.S.C. § 103.

### **Claims 17-26, 28-43, 45-50, 59-69, 71-74, 83-92 and 94-99**

With respect to claim 17, the Office Action asserts that Northington discloses each of the elements of the claim and rejects the claim as anticipated by Northington. Applicant respectfully disagrees and traverses as follows.

The Office Action asserts that Northington discloses each of the elements of claim 17 and directs Applicant to several specific sections of Northington when discussing specific claim limitations, including column 7, line 44 – column 8, line 40; column 10, lines 56-65; column 11, lines 4-10; column 5, lines 15-29; column 14 lines 11-23 and column 6, lines 52-64. The cited sections of Northington discuss various portions of the Northington system but none of the cited sections describe or suggest "determining a unique identifier for each distinct financial transaction" as required by claim 17. Indeed, nowhere does Northington describe or suggest the use of a unique identifier for each distinct financial transaction.

Northington is directed to consolidating information for a plurality of financial systems into a single accounting system. (Abstract). Northington teaches a variety of techniques to control the merging of financial records and methods of reconciling financial data into a single system, however nowhere does Northington disclose determining a unique identifier for each distinct financial transaction as required by claim 17.

As Northington does not teach, disclose or suggest “determining a unique identifier for each distinct financial transaction” as required by claim 17 Northington cannot anticipate claim 17 under 35 U.S.C. § 102.

Similarly, independent claims 34, 59 and 83 require “determin[e/ing] a unique identifier for each distinct financial transaction.” As Northington does not teach, disclose or suggest this limitation Northington cannot anticipate claims 34, 59 or 83 under 35 U.S.C. § 102.

Claims 18-26, 28-43, 45-50, 60-69, 71-74, 84-92 and 94-99 depend from claims 17, 34, 59 and 83 and contain at least the limitations found in those respective independent claims, including the limitation of “determin[e/ing] a unique identifier for each distinct financial transaction.” As Northington does not teach, disclose or suggest this limitation Northington cannot anticipate claims 18-26, 28-43, 45-50, 60-69, 71-74, 84-92 and 94-99 under 35 U.S.C. § 102. Claims 17-26, 28-43, 45-50, 59-69, 71-74, 83-92 and 94-99 are therefore patentable for at least the reasons described above.

Accordingly, withdrawal of this rejection for these claims is respectfully requested.

#### Claims 100-108 and 114-118

With respect to claim 100 the Office Action groups that claim with the above claims in its citation of Northington. Claim 100 recites:

100. A method of providing financial transaction data electronically to a user, the method comprising:

obtaining consent from the user to provide the data electronically; and  
providing the financial transaction data electronically to the user.

Nowhere does Northington disclose or suggest obtaining consent from a user to provide data electronically to a user. As discussed above, Northington is directed to consolidating large financial data systems into a single system and does not address user consent at all. As Northington does not teach, disclose or suggest “obtaining consent from the user to provide the data electronically” Northington cannot anticipate claim 100 under 35 U.S.C. § 102.

Similarly, independent claims 107 and 114 require obtaining consent from a user to send the user financial transaction data electronically. Northington does not address user consent at all and does not teach, disclose or suggest obtaining consent from a user as claim in claims 107 and 114. Northington, therefore, cannot anticipate claims 107 and 114 under 35 U.S.C. § 102.

Claims 101-106, 108 and 115-118 depend from claims 100, 107 and 114 and contain at least the limitations found in those respective independent claims, including the limitation of obtaining consent from a user to send the user financial transaction data electronically. As Northington does not teach, disclose or suggest this limitation Northington cannot anticipate claims 101-106, 108 and 115-118 under 35 U.S.C. § 102. Claims 100-108 and 114-118 are therefore patentable for at least the reasons described above.

Accordingly, withdrawal of this rejection for these claims is respectfully requested.

#### Claims 109-113

With respect to claim 109 the Office Action groups that claim with the above claims in its citation of Northington. Claim 109 recites:

109. A method of providing financial transaction data electronically, the method comprising:

under control of a first server system:

- (A) receiving a request to retrieve financial transaction data from a client system;
- (B) validating the request; and
- (C) when the request is determined to be valid, providing the financial transaction data to the client system.

Nowhere does Northington disclose or suggest validating a request to retrieve financial transaction data. As discussed above, Northington is directed to consolidating large financial data systems into a single system and does not address validating requests to receive financial transaction data at all. As Northington does not teach, disclose or suggest this limitation Northington cannot anticipate claim 109 under 35 U.S.C. § 102.

Claims 110-113 depend from claim 109 and contain at least the limitations found in that claim, including the limitation of validating a request to retrieve financial transaction data. As Northington does not teach, disclose or suggest this limitation Northington cannot anticipate claims 110-113 under 35 U.S.C. § 102. Claims 109-113 are therefore patentable for at least the reasons described above.

Accordingly, withdrawal of this rejection for these claims is respectfully requested.

### **Rejections Under 35 U.S.C. §103**

Claims 24, 44, 70 and 93 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,128,602 ("Northington"). Claims 24, 44, 70 and 93 depend respectively from claims 17, 34, 59 and 83. As explained above, Each of these independent claims is patentable over Northington due to Northington's failure to teach, disclose or suggest the limitation of "determin[e/ing] a unique identifier for each distinct financial transaction." As Northington does not teach, disclose or suggest this limitation Northington cannot render claims 24, 44, 70 and 93 obvious under 35 U.S.C. §103(a). Claims 24, 44, 70 and 93 are therefore patentable for at least the reasons described above in reference to claims 17, 34, 59 and 83.

Accordingly, withdrawal of this rejection is respectfully requested.

### **CONCLUSION**

In view of the foregoing amendments and remarks, this application should now be in condition for allowance. A notice to this effect is respectfully requested. If the Examiner believes, after this amendment, that the application is not in condition for allowance, the Examiner is requested to call the Applicant's attorney at the telephone number listed below.

If this response is not considered timely filed and if a request for an extension of time is otherwise absent, Applicant hereby requests any necessary extension of time. If there is a fee occasioned by this response, including an extension fee, that is not covered by an enclosed check, please charge any deficiency to Deposit Account No. 23/2825.

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